

[First Reprint]

**ASSEMBLY, No. 3878**

**STATE OF NEW JERSEY**  
**215th LEGISLATURE**

INTRODUCED FEBRUARY 26, 2013

**Sponsored by:**

**Assemblyman HERB CONAWAY, JR.**

**District 7 (Burlington)**

**Assemblywoman CELESTE M. RILEY**

**District 3 (Cumberland, Gloucester and Salem)**

**Assemblywoman PAMELA R. LAMPITT**

**District 6 (Burlington and Camden)**

**Assemblyman TIMOTHY J. EUSTACE**

**District 38 (Bergen and Passaic)**

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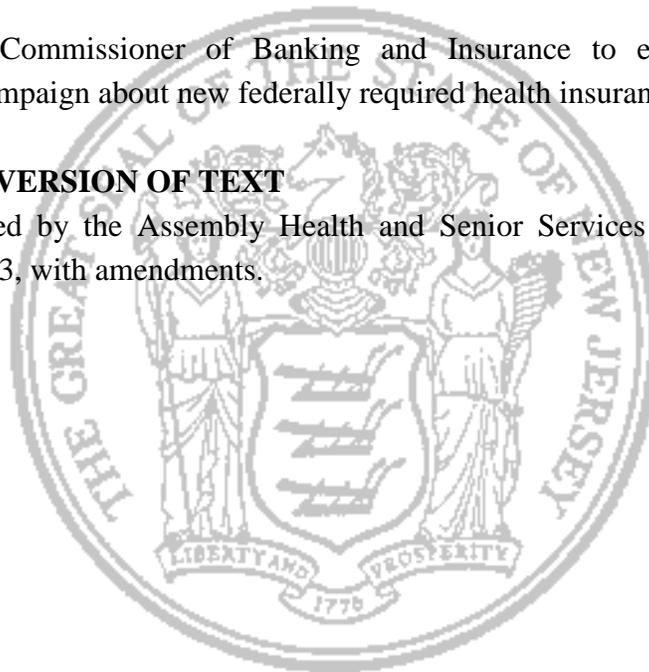
**Assemblywoman Sumter, Assemblymen Fuentes, Caputo, Chivukula,  
Senators Gill and Gordon**

**SYNOPSIS**

Requires Commissioner of Banking and Insurance to establish public awareness campaign about new federally required health insurance exchange.

**CURRENT VERSION OF TEXT**

As reported by the Assembly Health and Senior Services Committee on March 7, 2013, with amendments.



**(Sponsorship Updated As Of: 6/28/2013)**

1 AN ACT concerning health care coverage in this State and  
2 supplementing Title 17B of the New Jersey Statutes.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State  
5 of New Jersey:

6

7 1. The Legislature finds and declares that:

8 a. A Statewide health insurance exchange in New Jersey will  
9 begin enrolling eligible persons and small employers on October 1,  
10 2013 and making health care coverage available through the  
11 exchange effective January 1, 2014, as required pursuant to the  
12 provisions of the federal “Patient Protection and Affordable Care  
13 Act,” Pub.L.111-148, as amended by the federal “Health Care and  
14 Education Reconciliation Act of 2010,” Pub.L.111-152; and

15 b. It is in the public interest generally, and will serve the  
16 interests of advancing the public health specifically, to require a  
17 concerted Statewide effort to promote awareness among the general  
18 public of the establishment of the health insurance exchange and the  
19 purposes of the exchange to:

20 (1) reduce the number of uninsured New Jerseyans by creating  
21 an organized, transparent marketplace for the people of this State  
22 to: purchase affordable, quality health care coverage; claim  
23 available federal tax credits and cost-sharing subsidies; and meet  
24 the personal responsibility requirements imposed by the federal  
25 law;

26 (2) guarantee the availability and renewability of health care  
27 coverage in New Jersey through the private health insurance market  
28 to eligible persons and participating employers;

29 (3) require that health benefits plans and health insurers issuing  
30 coverage in the individual and small employer markets in this State  
31 compete on the basis of price, quality, and service, and not on risk  
32 selection; and

33 (4) provide “one-stop shopping” for an eligible person to obtain  
34 health care coverage, either through a private health insurance plan  
35 or through the Medicaid program or the NJ FamilyCare Program,  
36 and to transition among those forms of coverage as the person’s  
37 circumstances change.

38

39 2. As used in this act:

40 “Commissioner” means the Commissioner of Banking and  
41 Insurance.

42 “Exchange” means the health insurance exchange established in  
43 this State pursuant to the federal “Patient Protection and Affordable  
44 Care Act,” Pub.L.111-148, as amended by the federal “Health Care

**EXPLANATION** – Matter enclosed in bold-faced brackets **[thus]** in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

Matter enclosed in superscript numerals has been adopted as follows:

<sup>1</sup>Assembly AHE committee amendments adopted March 7, 2013.

1 and Education Reconciliation Act of 2010,” Pub.L.111-152.

2 “Medicaid” means the Medicaid program established pursuant to  
3 P.L.1968, c.413 (C.30:4D-1 et seq.).

4 “NJ FamilyCare Program” means the NJ FamilyCare Program  
5 established pursuant to P.L.2005, c.156 (C.30:4J-8 et seq.).

6  
7 3. a. The Commissioner of Banking and Insurance shall  
8 establish and lead a coordinated Statewide public awareness  
9 campaign to raise awareness among the general public about the  
10 exchange.

11 b. For the purposes of the public awareness campaign, the  
12 commissioner shall:

13 (1) develop a strategy for publicizing the services, eligibility  
14 requirements, and enrollment procedures of the exchange in  
15 consultation with, at a minimum, the Commissioners of Human  
16 Services, Health, and Education and representatives of leading  
17 health care and social services provider organizations in the State;

18 (2) ensure that the Department of Banking and Insurance posts  
19 easily accessible information on its Internet website about the  
20 exchange and links to other relevant sources of information and  
21 assistance for members of the general public to contact, including,  
22 but not limited to, the Medicaid program and the NJ FamilyCare  
23 Program;

24 (3) in accordance with the strategy developed pursuant to  
25 paragraph (1) of this subsection, prepare informational materials  
26 that explain the services, eligibility requirements, and enrollment  
27 procedures of the exchange in clear and concise language, in both  
28 English and Spanish; and provide for the dissemination of these  
29 materials at public venues throughout the State and by such other  
30 means as the commissioner may devise in collaboration with, and  
31 with the assistance of, other State, county, and municipal  
32 governmental entities, including, but not limited to, distribution on  
33 the premises of, or through mail or electronic communications by,<sup>1</sup>  
34 any office that is open to members of the general public and is  
35 operated, administered, or used to provide services to the general  
36 public by: the Department of Banking and Insurance; the  
37 Department of Health; the Department of Human Services; the  
38 Department of Children and Families; the Department of Military  
39 and Veterans’ Affairs; the Department of Labor and Workforce  
40 Development; the Division of Taxation and the Division of the State  
41 Lottery in the Department of the Treasury; the New Jersey Motor  
42 Vehicle Commission; and any county welfare agency or county  
43 board of social services; and

44 (4) take such other actions as the commissioner may determine  
45 appropriate to effectuate the purposes of this act and within the  
46 limits of resources available to the Department of Banking and  
47 Insurance and other governmental entities.

- 1       c. The commissioner shall seek, and shall be entitled to receive,  
2 such assistance from other departments and agencies of State  
3 government, and from county and municipal governments, as the  
4 commissioner deems necessary to effectuate the purposes of this  
5 act.
- 6       d. The commissioner shall apply for such grants from the federal  
7 government and private foundations as may be available for the  
8 purposes of this act.
- 9
- 10       4. This act shall take effect immediately.